



April 1, 2006

*Policy Update* highlights the latest research, analysis, and statistics from the Social Security Administration's Office of Policy. It appears quarterly on the Web (<http://www.socialsecurity.gov/policy>) and in each issue of the *Social Security Bulletin*. It includes summaries of all recent products and identifies work done by outside researchers funded through a cooperative agreement with SSA. Information about the availability of the publications is given in each section.

### Publications

Documents from the Office of Policy are available at <http://www.socialsecurity.gov/policy>. For information about the availability of printed copies, please e-mail [op.publications@ssa.gov](mailto:op.publications@ssa.gov), call 202-358-6274, or fax 202-358-6192.

#### *Disability*

##### ***Annual Statistical Report on the Social Security Disability Insurance Program, 2004***

(released March 2006)

Since 1956, the Social Security program has provided cash benefits to people with disabilities. This annual report provides program and demographic information about the people who receive those benefits—disabled workers, disabled widow(er)s, and disabled adult children. The basic topics covered are beneficiaries in current payment status; benefits awarded, withheld, and terminated; geographic distributions; Social Security beneficiaries who receive Supplemental Security Income; and the income of disabled beneficiaries.

Online: [http://www.socialsecurity.gov/policy/docs/statcomps/di\\_asr/2004/index.html](http://www.socialsecurity.gov/policy/docs/statcomps/di_asr/2004/index.html)

#### ***International Programs***

##### ***Social Security Programs Throughout the World: The Americas, 2005***

(released March 2006)

This publication provides a cross-national comparison of the social security systems. It summarizes the five main social insurance programs: old age, disability, and survivors; sickness and maternity; work injury; unemployment; and family allowances. It is published in four regional volumes (Europe, Asia and the Pacific, Africa, and the Americas), one every 6 months.

Online: <http://www.socialsecurity.gov/policy/docs/progdesc/ssptw/2004-2005/americas/index.html>

#### ***Social Security Programs***

##### ***Annual Statistical Supplement, 2005***

(released February 2006)

The *Supplement* includes more than 250 statistical tables that provide comprehensive data on Social Security and Supplemental Security Income. The data cover such aspects of the programs as beneficiary counts, amounts of benefits, and the status of the trust funds. Most of the data are derived from SSA's administrative records. The tables also contain data on related social insurance and welfare programs. Narrative sections describe the programs' legislative history and program rules.

Online: <http://www.socialsecurity.gov/policy/docs/statcomps/supplement/2005/index.html>

##### ***State Statistics, December 2004***

(released February 2006)

These annual fact sheets present data on the Social Security and Supplemental Security Income programs, as well as earnings and employment data under Social Security and Medicare.

Online: [http://www.socialsecurity.gov/policy/docs/factsheets/state\\_stats/2004/index.html](http://www.socialsecurity.gov/policy/docs/factsheets/state_stats/2004/index.html)

## ***Supplemental Security Income***

### ***Defined Contribution Pension Plans and the Supplemental Security Income Program***

Policy Brief No. 2006-01 (released March 2006)

This policy brief analyzes changes in the employer-sponsored pension system and the relationship of these changes to the Supplemental Security Income program's treatment of retirement plans. SSI does not treat assets in defined benefit and defined contribution retirement plans in the same manner. The primary difference is that a potential SSI recipient has access to the funds in a defined contribution plan, but a participant in the defined benefit plan has no access to the pension until attaining a specific age. The increasing prevalence of the defined contribution retirement plan and the decreasing prevalence of the defined benefit plan is one significant change—a trend that has gained momentum since the mid-1980s. The importance of these issues relates to the extent of pension plan holdings among SSI applicants and recipients, which is in turn directly related to their involvement in the labor force. The policy brief discusses three alternate approaches to SSI treatment of defined contribution retirement plans, one of which is to retain the current policy.

Online: <http://www.socialsecurity.gov/policy/docs/policybriefs/pb2006-01.html>

## **Papers from the Retirement Research Consortium**

The Retirement Research Consortium comprises three multidisciplinary centers that are funded through a cooperative agreement with the Social Security Administration. The centers are located at Boston College, the University of Michigan, and the National Bureau of Economic Research. These centers provide research and policy analysis to inform decisionmakers about issues critical to Social Security's retirement program.

### ***Boston College***

The following papers are available on the Center for Retirement Research Web site (<http://www.bc.edu/crr>) or by e-mail from [crr@bc.edu](mailto:crr@bc.edu).

#### ***Working for a Good Retirement***

Barbara A. Butrica, Karen E. Smith and C. Eugene Steuerle

*BCCRR Working Paper No. 2006-8 (March 2006)*

#### ***Personalized Retirement Advice and Managed Accounts: Who Uses Them and How Does Advice Affect Behavior in 401(k) Plans?***

Julie Agnew

*BCCRR Working Paper No. 2006-9 (March 2006)*

#### ***Can Heterogeneity of Populations Explain Differences in Mortality?***

James W. Vaupel, Roland Rau, Carlo Giovanni Camarda and Kristin G. von Kistowski

*BCCRR Working Paper No. 2006-10 (March 2006)*

#### ***Long-Term Immigration Projection Methods: Current Practice and How to Improve It***

Neil Howe and Richard Jackson

*BCCRR Working Paper No. 2006-3 (February 2006)*

#### ***ANNEX: Long-Term Immigration Projection Methods: Current Practice and How to Improve It***

Jan Hofmann, Marion König, Wolfgang Lutz, Douglas S. Massey, Anna Maria Mayda, Krishna Patel, and Oded Stark

*BCCRR Working Paper No. 2006-3A (February 2006)*

#### ***Financing Disability Benefits in a System of Individual Accounts: Lessons from International Experience***

Patrick Wiese

*BCCRR Working Paper No. 2006-4 (February 2006)*

#### ***Population Aging and the Structure of Wages***

Bob Triest, Steven Sass, and Margarita Sapzhnikov

*BCCRR Working Paper No. 2006-5 (February 2006)*

#### ***Cross-National Evidence on the Burden of Age-Related Public Transfers and Health Benefits***

Gary Burtless

*BCCRR Working Paper No. 2006-6 (February 2006)*

#### ***The Politics of Parallel Pensions: Lessons from the United Kingdom for the United States***

R. Kent Weaver

*BCCRR Working Paper No. 2006-7 (February 2006)*

#### ***Private Transfers in a Cross Section of Developing Countries***

Donald Cox, Emanuela Galasso, and Emmanuel Jimenez

*BCCRR Working Paper No. 2006-1 (January 2006)*

## ***University of Michigan***

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Summaries of the projects on which the following papers are based are available on the Retirement Research Center Web site ([http://www.mrrc.isr.umich.edu/content.cfm?section=research&content=research\\_projects](http://www.mrrc.isr.umich.edu/content.cfm?section=research&content=research_projects)). The papers can be requested by e-mail from [mrrc@isr.umich.edu](mailto:mrrc@isr.umich.edu).

### ***How to Integrate Disability Benefits into a System with Individual Accounts: The Chilean Model***

Estelle James and Augusto Iglesias Palau  
*MRRC Working Paper No. 2006-111 (February 2006)*

### ***Consumption and Economic Well-Being at Older Ages: Income- and Consumption-Based Poverty Measures in the HRS***

Michael Hurd and Susann Rohwedder  
*MRRC Working Paper No. 2006-110 (January 2006)*

### ***On the Covariance Structure of Changes in Consumption in the Health and Retirement Study***

Michael Perry  
*MRRC Working Paper No. 2006-112 (January 2006)*

### ***The Effect of Unfolding Brackets on the Quality of Wealth Data in HRS***

F. Thomas Juster, Honggao Cao, Michael Perry and Mick Couper  
*MRRC Working Paper No. 2006-113 (January 2006)*

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### **Social Security Administration**

Office of Policy  
Office of Research, Evaluation, and Statistics  
500 E Street, SW, 8th Floor  
Washington, DC 20254

SSA Publication No. 13-11701